HOUSING MARKET INFORMATION

HOUSING NOW

Hamilton and Brantford CMAs

Canada Mortgage and Housing Corporation

Date Released: June 2009

New Home Market

New Home Construction Down in Hamilton

Builders started just 121 new homes last month in the Hamilton Census Metropolitan Area (CMA). Construction activity has been much slower this year than a year ago in nearly all submarkets and for all home types. In Burlington, where the number of starts is usually higher than in other areas, there were just 20 new homes started compared to 133 last year. In Ancaster, however, there were 35 per cent more starts this year than a year ago.

For the year to date, new home starts were down by half. Single-detached starts put a damper on total starts, off 70 per cent from a year ago. Starts of semi-detached

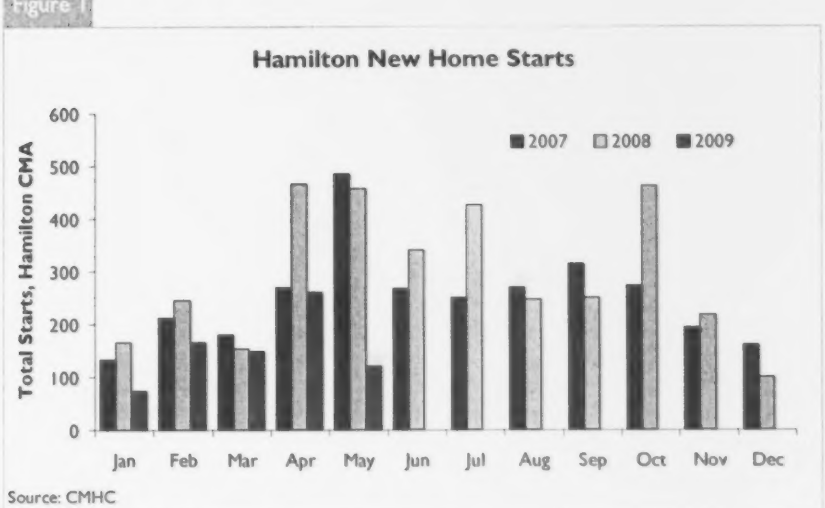
Table of Contents

1 **New Home Market**
New Home Construction Down in Hamilton

3 **Maps**

9 **Tables**

Figure 1



Source: CMHC

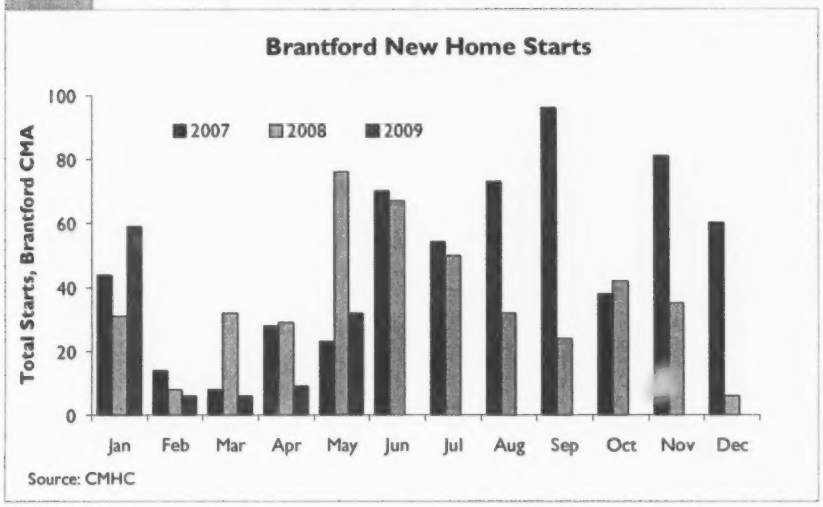
SUBSCRIBE NOW!

Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at **www.cmhc.ca/housingmarketinformation**. View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.

Canada

CMHC SCHL
HOME TO CANADIANS

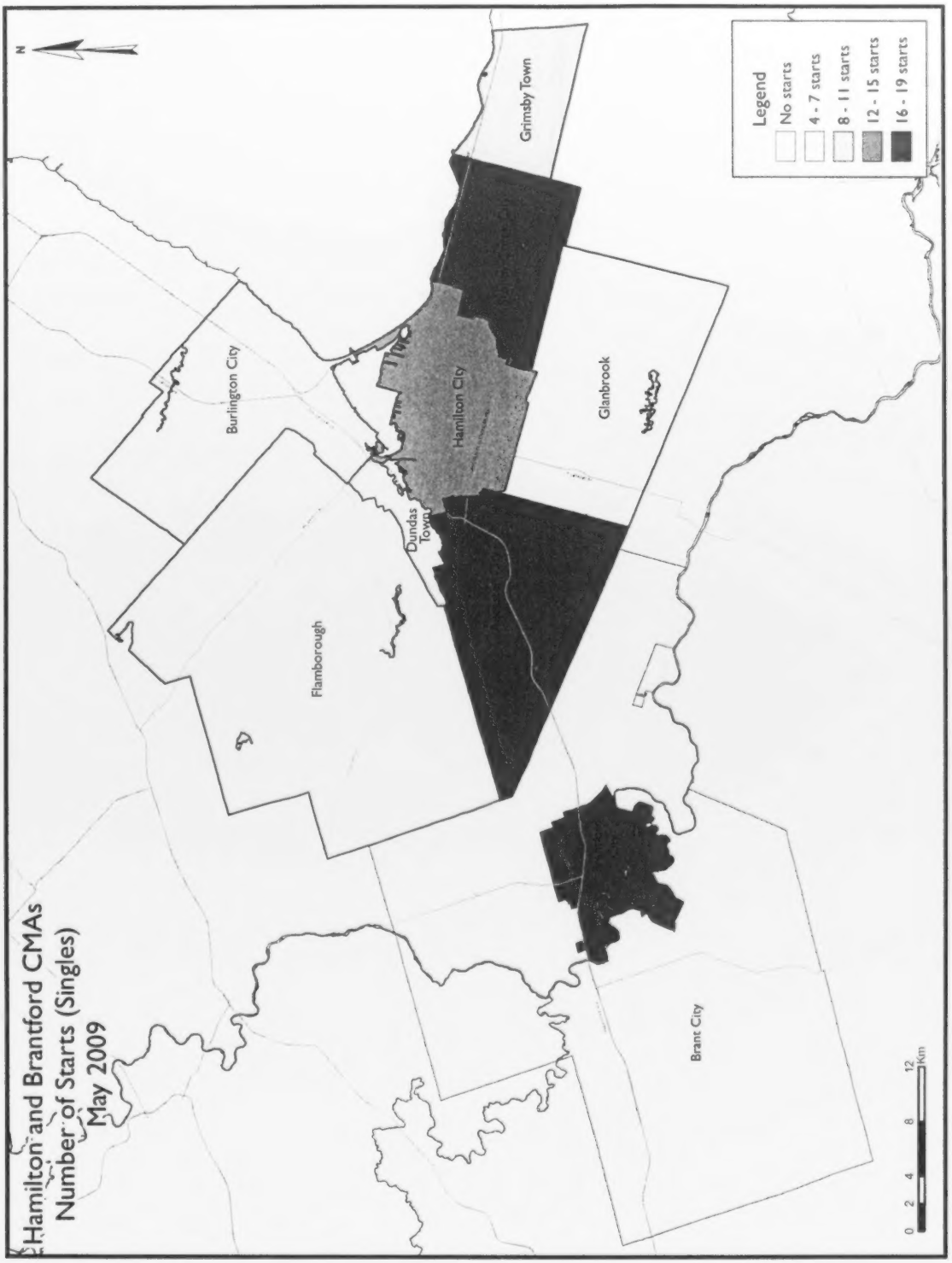
Figure 2

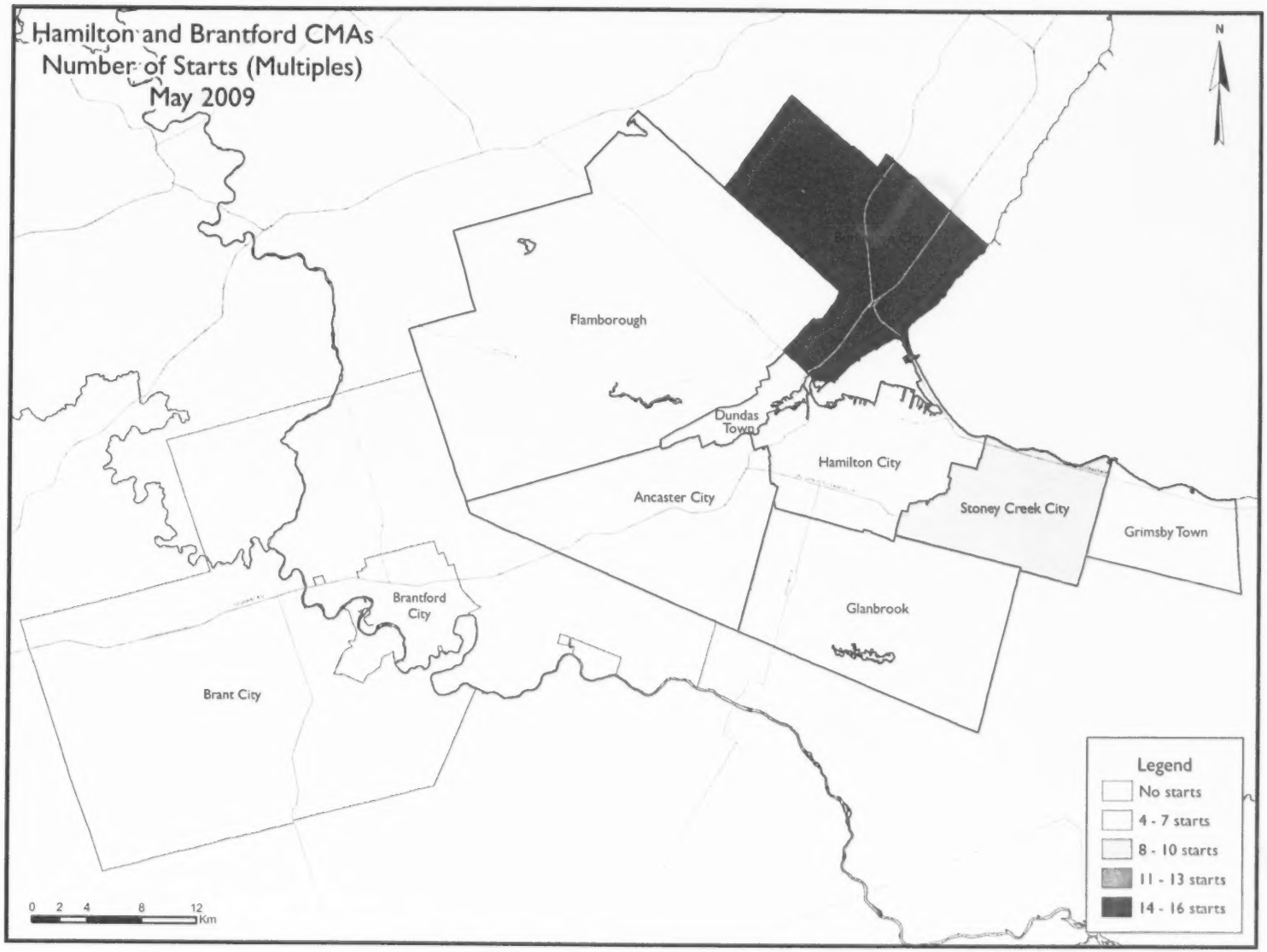


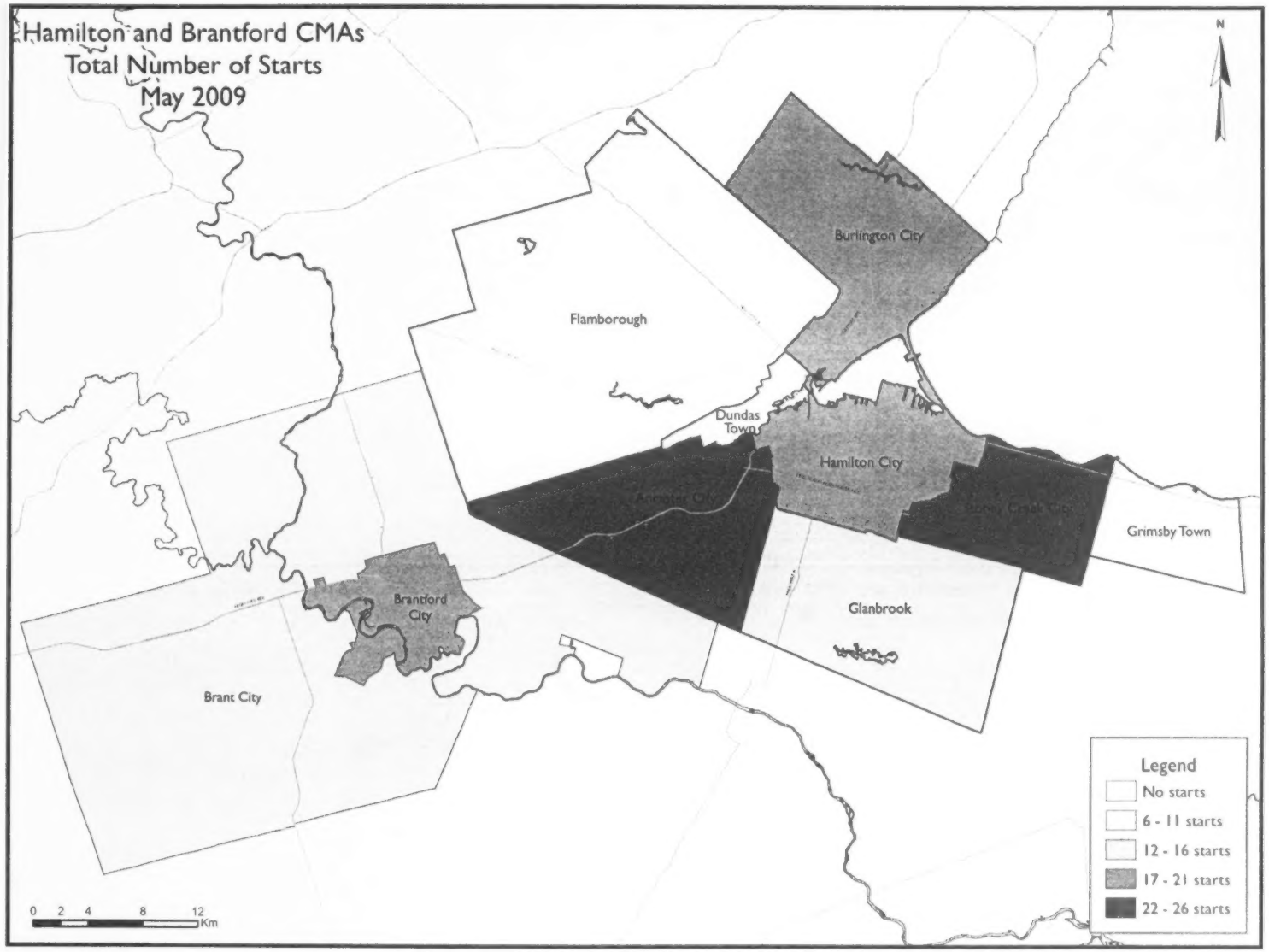
homes, townhouses, and apartments were down 23 per cent. Approximately half these starts were of rental apartment units.

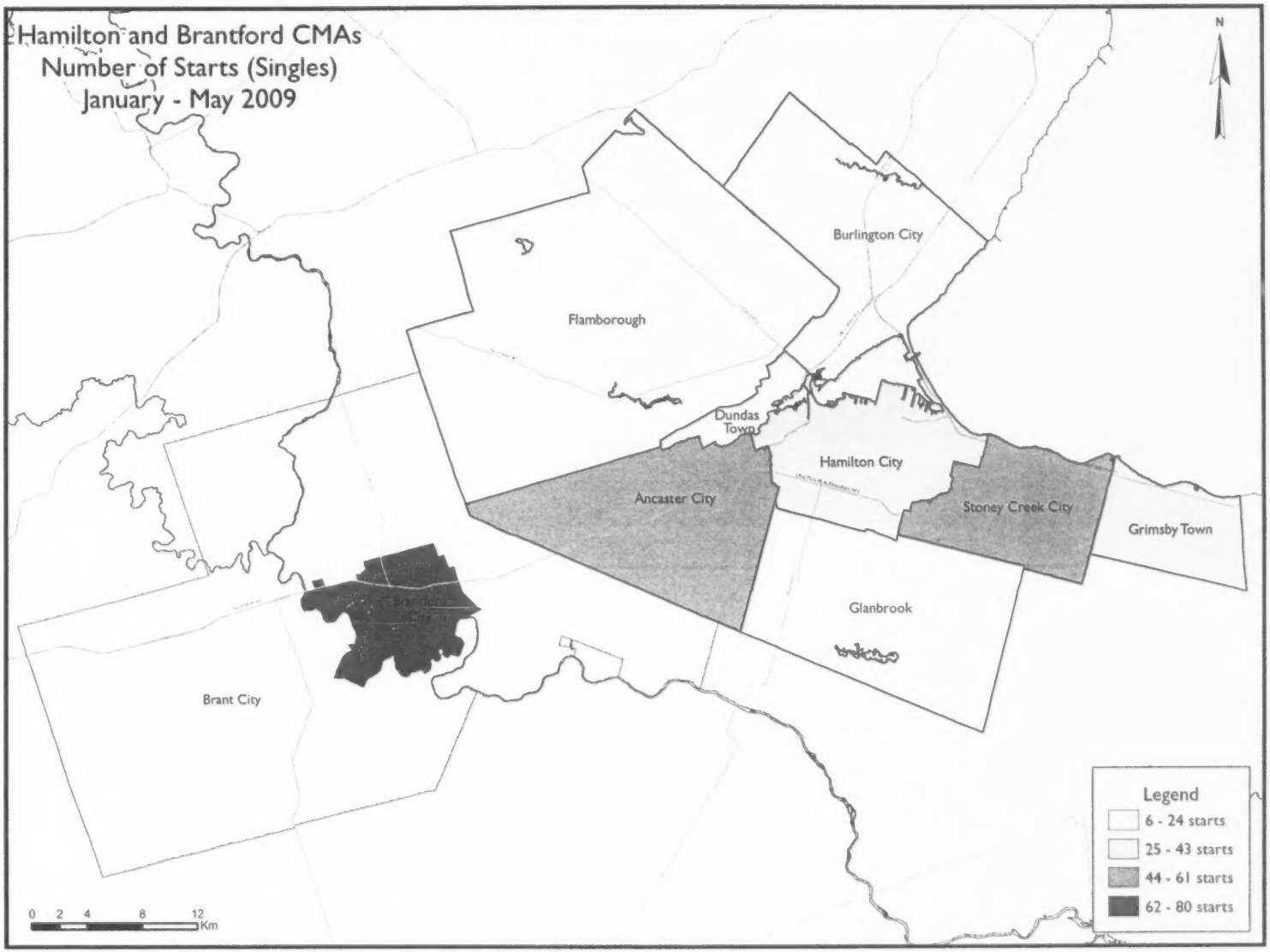
Significant price increases in Ancaster and Burlington, and to a lesser extent in the former City of Hamilton pulled up the year-to-date average price of a new, single-detached home in the Hamilton CMA.. Activity was up 30 per cent in Ancaster. In the other submarkets, the average price fell at varying rates and there were also fewer homes being completed this year in most of these areas. The average price of a new, single-detached home in the Hamilton CMA reached $457,000 in May.

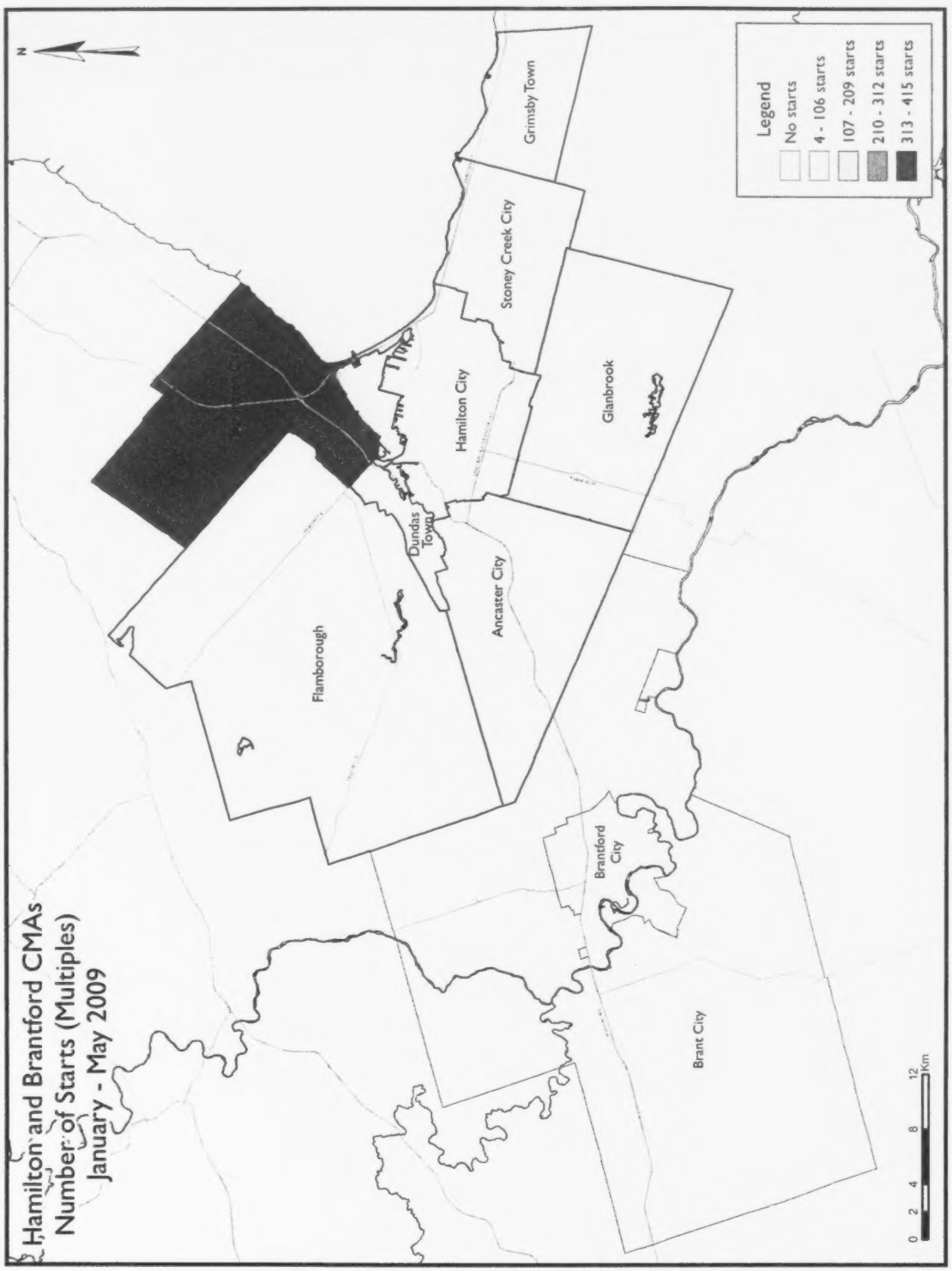
In Brantford, new home starts fell by half last month and by more than a third for the year to date. There were 32 new home starts in May, and the vast majority of these starts were single-detached homes. Despite fewer starts this year, the average price of a single-detached home rose by one and a half per cent to $280,000 for the year to date.

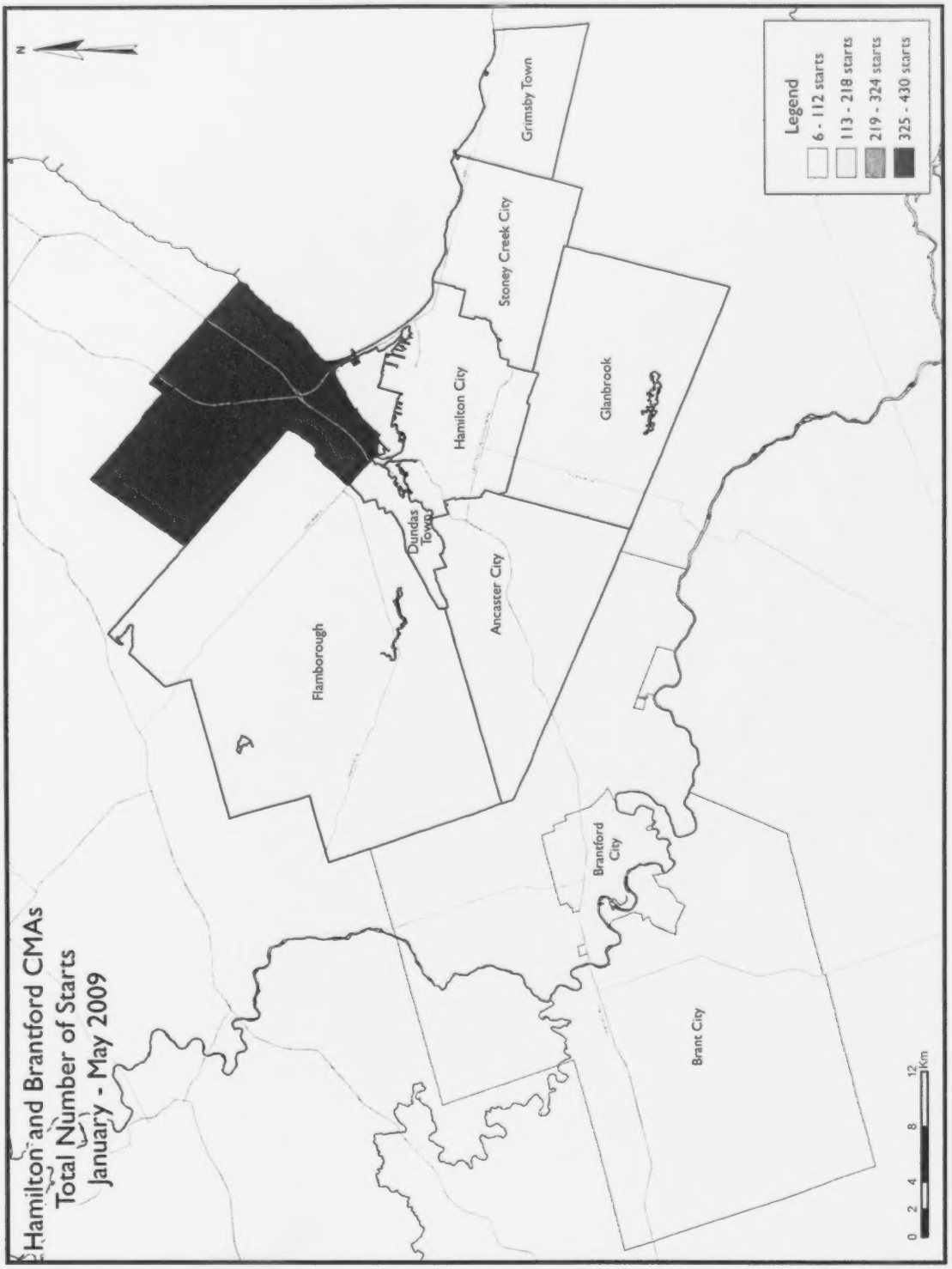

Hamilton and Brantford CMAs
Number of Starts (Singles)
May 2009
N
Legend
No starts
4 - 7 starts
8 - 11 starts
12 - 15 starts
16 - 19 starts
Grimsby Town
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
May 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
4 - 7 starts
8 - 10 starts
11 - 13 starts
14 - 16 starts


Hamilton and Brantford CMAs
Total Number of Starts
May 2009
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Glanbrook
Brant City
Legend
No starts
6 - 11 starts
12 - 16 starts
17 - 21 starts
22 - 26 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - May 2009
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
Legend
6 - 24 starts
25 - 43 starts
44 - 61 starts
62 - 80 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - May 2009
N
Legend
No starts
4 - 106 starts
107 - 209 starts
210 - 312 starts
313 - 415 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - May 2009
N
Legend
6 - 112 starts
113 - 218 starts
219 - 324 starts
325 - 430 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant City
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
May 2009	78	2	27	0	14	0	0	0	121
May 2008	249	22	27	0	97	62	0	0	457
% Change	-68.7	-90.9	0.0	n/a	-85.6	-100.0	n/a	n/a	-73.5
Year-to-date 2009	233	32	63	0	89	90	0	264	771
Year-to-date 2008	790	32	202	0	251	212	0	0	1,487
% Change	-70.5	0.0	-68.8	n/a	-64.5	-57.5	n/a	n/a	-48.2
UNDER CONSTRUCTION									
May 2009	548	68	399	1	642	900	0	264	2,822
May 2008	1,101	52	329	2	551	524	3	143	2,705
% Change	-50.2	30.8	21.3	-50.0	16.5	71.8	-100.0	84.6	4.3
COMPLETIONS									
May 2009	114	4	25	0	53	0	0	123	319
May 2008	136	20	52	0	62	0	0	0	270
% Change	-16.2	-80.0	-51.9	n/a	-14.5	n/a	n/a	n/a	18.1
Year-to-date 2009	524	18	186	5	194	0	0	123	1,050
Year-to-date 2008	606	50	266	3	138	0	0	10	1,073
% Change	-13.5	-64.0	-30.1	66.7	40.6	n/a	n/a	**	-2.1
COMPLETED & NOT ABSORBED									
May 2009	85	11	40	0	12	0	0	0	148
May 2008	74	3	41	0	8	0	0	0	126
% Change	14.9	**	-2.4	n/a	50.0	n/a	n/a	n/a	17.5
ABSORBED									
May 2009	112	3	25	0	54	0	0	123	317
May 2008	123	20	47	0	59	0	0	5	254
% Change	-8.9	-85.0	-46.8	n/a	-8.5	n/a	n/a	**	24.8
Year-to-date 2009	505	26	187	5	184	0	0	127	1,034
Year-to-date 2008	591	49	248	3	142	24	0	51	1,108
% Change	-14.6	-46.9	-24.6	66.7	29.6	-100.0	n/a	149.0	-6.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
May 2009	22	0	6	0	4	0	0	0	32
May 2008	57	0	8	1	10	0	0	0	76
% Change	-61.4	n/a	-25.0	-100.0	-60.0	n/a	n/a	n/a	-57.9
Year-to-date 2009	99	2	6	0	4	0	0	1	112
Year-to-date 2008	108	2	20	1	22	21	0	2	176
% Change	-8.3	0.0	-70.0	-100.0	-81.8	-100.0	n/a	-50.0	-36.4
UNDER CONSTRUCTION									
May 2009	55	2	6	0	29	0	7	0	99
May 2008	143	2	20	6	55	21	0	2	249
% Change	-61.5	0.0	-70.0	-100.0	-47.3	-100.0	n/a	-100.0	-60.2
COMPLETIONS									
May 2009	62	0	6	0	0	21	0	2	91
May 2008	40	8	11	1	0	0	0	0	60
% Change	55.0	-100.0	-45.5	-100.0	n/a	n/a	n/a	n/a	51.7
Year-to-date 2009	134	2	30	7	10	21	0	8	212
Year-to-date 2008	184	10	14	5	11	0	0	0	224
% Change	-27.2	-80.0	114.3	40.0	-9.1	n/a	n/a	n/a	-5.4
COMPLETED & NOT ABSORBED									
May 2009	70	2	29	3	33	21	0	2	160
May 2008	98	2	15	6	22	0	5	0	148
% Change	-28.6	0.0	93.3	-50.0	50.0	n/a	-100.0	n/a	8.1
ABSORBED									
May 2009	27	0	6	2	6	0	0	0	41
May 2008	41	6	3	0	8	0	1	0	59
% Change	-34.1	-100.0	100.0	n/a	-25.0	n/a	-100.0	n/a	-30.5
Year-to-date 2009	133	0	10	7	12	0	0	6	168
Year-to-date 2008	188	10	4	3	22	0	1	0	228
% Change	-29.3	-100.0	150.0	133.3	-45.5	n/a	-100.0	n/a	-26.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
May 2009	63	0	27	0	0	0	0	0	90
May 2008	159	0	21	0	73	62	0	0	315
Hamilton City									
May 2009	15	0	6	0	0	0	0	0	21
May 2008	50	0	0	0	0	0	0	0	50
Stoney Creek City									
May 2009	18	0	8	0	0	0	0	0	26
May 2008	23	0	0	0	0	0	0	0	23
Ancaster City									
May 2009	19	0	6	0	0	0	0	0	25
May 2008	9	0	0	0	5	0	0	0	14
Dundas Town									
May 2009	1	0	0	0	0	62	0	0	63
May 2008	0	0	0	0	0	0	0	0	0
Flamborough									
May 2009	6	0	0	0	0	0	0	0	6
May 2008	50	0	15	0	0	0	0	0	65
Glanbrook									
May 2009	5	0	7	0	0	0	0	0	12
May 2008	26	0	6	0	68	0	0	0	100
Burlington City									
May 2009	4	2	0	0	14	0	0	0	20
May 2008	81	22	6	0	24	0	0	0	133
Grimsby Town									
May 2009	11	0	0	0	0	0	0	0	11
May 2008	9	0	0	0	0	0	0	0	9
Hamilton CMA									
May 2009	78	2	27	0	14	0	0	0	121
May 2008	249	22	27	0	97	62	0	0	457
Brant City									
May 2009	6	0	6	0	0	0	0	0	12
May 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2009	16	0	0	0	4	0	0	0	20
May 2008	49	0	8	1	10	0	0	0	68
Brantford CMA									
May 2009	22	0	6	0	4	0	0	0	32
May 2008	57	0	8	1	10	0	0	0	76

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
May 2009	391	10	327	0	511	305	0	0	1,544
May 2008	716	12	245	0	428	243	3	143	1,790
Hamilton City									
May 2009	102	0	50	0	35	119	0	0	306
May 2008	176	8	0	0	17	119	3	143	466
Stoney Creek City									
May 2009	42	2	50	0	57	0	0	0	151
May 2008	110	0	44	0	8	0	0	0	162
Ancaster City									
May 2009	106	8	20	0	129	62	0	0	325
May 2008	75	2	14	0	78	0	0	0	169
Dundas Town									
May 2009	11	0	11	0	26	124	0	0	172
May 2008	10	0	6	0	30	124	0	0	170
Flamborough									
May 2009	52	0	64	0	0	0	0	0	116
May 2008	165	0	110	0	0	0	0	0	275
Glanbrook									
May 2009	78	0	132	0	264	0	0	0	474
May 2008	180	2	71	0	295	0	0	0	548
Burlington City									
May 2009	128	58	21	1	131	595	0	264	1,198
May 2008	336	40	68	2	123	281	0	0	850
Grimsby Town									
May 2009	29	0	51	0	0	0	0	0	80
May 2008	49	0	16	0	0	0	0	0	65
Hamilton CMA									
May 2009	548	68	399	1	642	900	0	264	2,822
May 2008	1,101	52	329	2	551	524	3	143	2,705
Brant City									
May 2009	21	0	6	0	0	0	0	0	27
May 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2009	34	2	0	0	29	0	7	0	72
May 2008	100	2	14	6	55	0	0	2	179
Brantford CMA									
May 2009	55	2	6	0	29	0	7	0	99
May 2008	143	2	20	6	55	21	0	2	249

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
May 2009	72	2	25	0	29	0	0	123	251
May 2008	94	6	27	0	42	0	0	0	169
Hamilton City									
May 2009	17	0	12	0	0	0	0	123	152
May 2008	26	2	0	0	0	0	0	0	28
Stoney Creek City									
May 2009	22	2	13	0	8	0	0	0	45
May 2008	25	0	8	0	0	0	0	0	33
Ancaster City									
May 2009	11	0	0	0	0	0	0	0	11
May 2008	8	0	0	0	11	0	0	0	19
Dundas Town									
May 2009	2	0	0	0	6	0	0	0	8
May 2008	2	2	0	0	0	0	0	0	4
Flamborough									
May 2009	1	0	0	0	0	0	0	0	1
May 2008	16	0	0	0	0	0	0	0	16
Glanbrook									
May 2009	19	0	0	0	15	0	0	0	34
May 2008	17	2	19	0	31	0	0	0	69
Burlington City									
May 2009	32	2	0	0	24	0	0	0	58
May 2008	35	14	22	0	20	0	0	0	91
Grimsby Town									
May 2009	10	0	0	0	0	0	0	0	10
May 2008	7	0	3	0	0	0	0	0	10
Hamilton CMA									
May 2009	114	4	25	0	53	0	0	123	319
May 2008	136	20	52	0	62	0	0	0	270
Brant City									
May 2009	6	0	0	0	0	21	0	2	29
May 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2009	56	0	6	0	0	0	0	0	62
May 2008	26	8	11	1	0	0	0	0	46
Brantford CMA									
May 2009	62	0	6	0	0	21	0	2	91
May 2008	40	8	11	1	0	0	0	0	60

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
May 2009	49	2	30	0	0	0	0	0	81
May 2008	47	3	28	0	0	0	0	0	78
Hamilton City									
May 2009	2	0	0	0	0	0	0	0	2
May 2008	1	1	0	0	0	0	0	0	2
Stoney Creek City									
May 2009	39	1	26	0	0	0	0	0	66
May 2008	45	1	18	0	0	0	0	0	64
Ancaster City									
May 2009	2	0	0	0	0	0	0	0	2
May 2008	0	0	3	0	0	0	0	0	3
Dundas Town									
May 2009	0	0	0	0	0	0	0	0	0
May 2008	0	0	0	0	0	0	0	0	0
Flamborough									
May 2009	4	0	0	0	0	0	0	0	4
May 2008	1	0	0	0	0	0	0	0	1
Glanbrook									
May 2009	2	1	4	0	0	0	0	0	7
May 2008	0	1	7	0	0	0	0	0	8
Burlington City									
May 2009	25	9	6	0	12	0	0	0	52
May 2008	13	0	10	0	8	0	0	0	31
Grimsby Town									
May 2009	11	0	4	0	0	0	0	0	15
May 2008	14	0	3	0	0	0	0	0	17
Hamilton CMA									
May 2009	85	11	40	0	12	0	0	0	148
May 2008	74	3	41	0	8	0	0	0	126
Brant City									
May 2009	5	0	11	0	0	21	0	2	39
May 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2009	65	2	18	3	33	0	0	0	121
May 2008	80	2	11	6	22	0	5	0	126
Brantford CMA									
May 2009	70	2	29	3	33	21	0	2	160
May 2008	98	2	15	6	22	0	5	0	148

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
May 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
May 2009	73	1	24	0	29	0	0	123	250
May 2008	87	6	29	0	42	0	0	0	164
Hamilton City									
May 2009	18	0	12	0	0	0	0	123	153
May 2008	25	2	0	0	0	0	0	0	27
Stoney Creek City									
May 2009	24	1	12	0	8	0	0	0	45
May 2008	25	0	10	0	0	0	0	0	35
Ancaster City									
May 2009	10	0	0	0	0	0	0	0	10
May 2008	8	0	0	0	11	0	0	0	19
Dundas Town									
May 2009	2	0	0	0	6	0	0	0	8
May 2008	2	2	0	0	0	0	0	0	4
Flamborough									
May 2009	1	0	0	0	0	0	0	0	1
May 2008	10	0	0	0	0	0	0	0	10
Glanbrook									
May 2009	18	0	0	0	15	0	0	0	33
May 2008	17	2	19	0	31	0	0	0	69
Burlington City									
May 2009	31	2	0	0	25	0	0	0	58
May 2008	30	14	14	0	17	0	0	5	80
Grimsby Town									
May 2009	8	0	1	0	0	0	0	0	9
May 2008	6	0	4	0	0	0	0	0	10
Hamilton CMA									
May 2009	112	3	25	0	54	0	0	123	317
May 2008	123	20	47	0	59	0	0	5	254
Brant City									
May 2009	7	0	0	0	0	0	0	0	7
May 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
May 2009	20	0	6	2	6	0	0	0	34
May 2008	23	6	3	0	8	0	1	0	41
Brantford CMA									
May 2009	27	0	6	2	6	0	0	0	41
May 2008	41	6	3	0	8	0	1	0	59

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
May 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	% Change
Hamilton CMA	78	249	2	30	41	116	0	62	121	457	-73.5
New City of Hamilton	63	159	0	0	27	94	0	62	90	315	-71.4
Hamilton City	15	50	0	0	6	0	0	0	21	50	-58.0
Stoney Creek City	18	23	0	0	8	0	0	0	26	23	13.0
Ancaster City	19	9	0	0	6	5	0	0	25	14	78.6
Dundas Town	0	1	0	0	0	0	0	62	0	63	-100.0
Flamborough	6	50	0	0	0	15	0	0	6	65	-90.8
Glanbrook	5	26	0	0	7	74	0	0	12	100	-88.0
Burlington City	4	81	2	30	14	22	0	0	20	133	-85.0
Grimsby Town	11	9	0	0	0	0	0	0	11	9	22.2
Brantford CMA	22	58	0	0	10	18	0	0	32	76	-57.9
Brant City	6	n/a	0	n/a	6	n/a	0	n/a	12	n/a	n/a
Brantford City	16	50	0	0	4	18	0	0	20	68	-70.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - May 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	233	790	36	42	148	443	354	212	771	1,487	-48.2
New City of Hamilton	192	502	6	8	117	373	0	62	315	945	-66.7
Hamilton City	40	117	0	6	26	0	0	0	66	123	-46.3
Stoney Creek City	45	122	2	0	34	25	0	0	81	147	-44.9
Ancaster City	60	44	4	2	24	19	0	0	88	65	35.4
Dundas Town	6	6	0	0	0	36	0	62	6	104	-94.2
Flamborough	17	132	0	0	4	110	0	0	21	242	-91.3
Glanbrook	24	81	0	0	29	183	0	0	53	264	-79.9
Burlington City	15	247	30	34	31	62	354	150	430	493	-12.8
Grimsby Town	26	41	0	0	0	8	0	0	26	49	-46.9
Brantford CMA	99	109	2	2	10	42	1	23	112	176	-36.4
Brant City	19	n/a	0	n/a	6	n/a	1	n/a	26	n/a	n/a
Brantford City	80	78	2	2	4	36	0	2	86	118	-27.1

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market May 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008
Hamilton CMA	41	116	0	0	0	62	0	0
New City of Hamilton	27	94	0	0	0	62	0	0
Hamilton City	6	0	0	0	0	0	0	0
Stoney Creek City	8	0	0	0	0	0	0	0
Ancaster City	6	5	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	62	0	0
Flamborough	0	15	0	0	0	0	0	0
Glanbrook	7	74	0	0	0	0	0	0
Burlington City	14	22	0	0	0	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	10	18	0	0	0	0	0	0
Brant City	6	n/a	0	n/a	0	n/a	0	n/a
Brantford City	4	18	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - May 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	148	443	0	0	90	212	264	0
New City of Hamilton	117	373	0	0	0	62	0	0
Hamilton City	26	0	0	0	0	0	0	0
Stoney Creek City	34	25	0	0	0	0	0	0
Ancaster City	24	19	0	0	0	0	0	0
Dundas Town	0	36	0	0	0	62	0	0
Flamborough	4	110	0	0	0	0	0	0
Glanbrook	29	183	0	0	0	0	0	0
Burlington City	31	62	0	0	90	150	264	0
Grimsby Town	0	8	0	0	0	0	0	0
Brantford CMA	10	42	0	0	0	21	1	2
Brant City	6	n/a	0	n/a	0	n/a	1	n/a
Brantford City	4	36	0	0	0	0	0	2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
May 2009

Submarket	Freehold		Condominium		Rental		Total*	
	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008
Hamilton CMA	107	298	14	159	0	0	121	457
New City of Hamilton	90	180	0	135	0	0	90	315
Hamilton City	21	50	0	0	0	0	21	50
Stoney Creek City	26	23	0	0	0	0	26	23
Ancaster City	25	9	0	5	0	0	25	14
Dundas Town	0	1	0	62	0	0	0	63
Flamborough	6	65	0	0	0	0	6	65
Glanbrook	12	32	0	68	0	0	12	100
Burlington City	6	109	14	24	0	0	20	133
Grimsby Town	11	9	0	0	0	0	11	9
Brantford CMA	28	65	4	11	0	0	32	76
Brant City	12	n/a	0	n/a	0	n/a	12	n/a
Brantford City	16	57	4	11	0	0	20	68

Table 2.5: Starts by Submarket and by Intended Market
January - May 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	328	1,024	179	463	264	0	771	1,487
New City of Hamilton	261	698	54	247	0	0	315	945
Hamilton City	46	123	20	0	0	0	66	123
Stoney Creek City	81	147	0	0	0	0	81	147
Ancaster City	76	46	12	19	0	0	88	65
Dundas Town	6	12	0	92	0	0	6	104
Flamborough	21	242	0	0	0	0	21	242
Glanbrook	31	128	22	136	0	0	53	264
Burlington City	41	277	125	216	264	0	430	493
Grimsby Town	26	49	0	0	0	0	26	49
Brantford CMA	107	130	4	44	1	2	112	176
Brant City	25	n/a	0	n/a	1	n/a	26	n/a
Brantford City	82	93	4	23	0	2	86	118

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
May 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	% Change
Hamilton CMA	114	136	6	20	76	114	123	0	319	270	18.1
New City of Hamilton	72	94	2	6	54	69	123	0	251	169	48.5
Hamilton City	17	26	0	2	12	0	123	0	152	28	**
Stoney Creek City	22	25	2	0	21	8	0	0	45	33	36.4
Ancaster City	11	8	0	0	0	11	0	0	11	19	-42.1
Dundas Town	2	2	0	2	6	0	0	0	8	4	100.0
Flamborough	1	16	0	0	0	0	0	0	1	16	-93.8
Glanbrook	19	17	0	2	15	50	0	0	34	69	-50.7
Burlington City	32	35	4	14	22	42	0	0	58	91	-36.3
Grimsby Town	10	7	0	0	0	3	0	0	10	10	0.0
Brantford CMA	62	41	0	8	6	11	23	0	91	60	51.7
Brant City	6	n/a	0	n/a	0	n/a	23	n/a	29	n/a	n/a
Brantford City	56	27	0	8	6	11	0	0	62	46	34.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - May 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	529	609	22	50	376	404	123	10	1050	1073	-2.1
New City of Hamilton	314	350	8	12	255	254	123	10	700	626	11.8
Hamilton City	70	109	4	4	59	0	123	10	256	123	108.1
Stoney Creek City	95	93	2	0	70	60	0	0	167	153	9.2
Ancaster City	52	37	2	0	15	77	0	0	69	114	-39.5
Dundas Town	7	5	0	2	12	0	0	0	19	7	171.4
Flamborough	30	37	0	2	39	0	0	0	69	39	76.9
Glanbrook	60	69	0	4	60	117	0	0	120	190	-36.8
Burlington City	175	209	14	38	108	103	0	0	297	350	-15.1
Grimsby Town	40	50	0	0	13	47	0	0	53	97	-45.4
Brantford CMA	141	189	2	10	40	25	29	0	212	224	-5.4
Brant City	57	n/a	0	n/a	7	n/a	23	n/a	87	n/a	n/a
Brantford City	84	117	2	10	33	25	6	0	125	152	-17.8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market May 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008
Hamilton CMA	76	114	0	0	0	0	123	0
New City of Hamilton	54	69	0	0	0	0	123	0
Hamilton City	12	0	0	0	0	0	123	0
Stoney Creek City	21	8	0	0	0	0	0	0
Ancaster City	0	11	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	15	50	0	0	0	0	0	0
Burlington City	22	42	0	0	0	0	0	0
Grimsby Town	0	3	0	0	0	0	0	0
Brantford CMA	6	11	0	0	21	0	2	0
Brant City	0	n/a	0	n/a	21	n/a	2	n/a
Brantford City	6	11	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - May 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	376	404	0	0	0	0	123	10
New City of Hamilton	255	254	0	0	0	0	123	10
Hamilton City	59	0	0	0	0	0	123	10
Stoney Creek City	70	60	0	0	0	0	0	0
Ancaster City	15	77	0	0	0	0	0	0
Dundas Town	12	0	0	0	0	0	0	0
Flamborough	39	0	0	0	0	0	0	0
Glanbrook	60	117	0	0	0	0	0	0
Burlington City	108	103	0	0	0	0	0	0
Grimsby Town	13	47	0	0	0	0	0	0
Brantford CMA	40	25	0	0	21	0	8	0
Brant City	7	n/a	0	n/a	21	n/a	2	n/a
Brantford City	33	25	0	0	0	0	6	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market May 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008	May 2009	May 2008
Hamilton CMA	143	208	53	62	123	0	319	270
New City of Hamilton	99	127	29	42	123	0	251	169
Hamilton City	29	28	0	0	123	0	152	28
Stoney Creek City	37	33	8	0	0	0	45	33
Ancaster City	11	8	0	11	0	0	11	19
Dundas Town	2	4	6	0	0	0	8	4
Flamborough	1	16	0	0	0	0	1	16
Glanbrook	19	38	15	31	0	0	34	69
Burlington City	34	71	24	20	0	0	58	91
Grimsby Town	10	10	0	0	0	0	10	10
Brantford CMA	68	59	21	1	2	0	91	60
Brant City	6	n/a	21	n/a	2	n/a	29	n/a
Brantford City	62	45	0	1	0	0	62	46

Table 3.5: Completions by Submarket and by Intended Market January - May 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	728	922	199	141	123	10	1,050	1,073
New City of Hamilton	486	529	91	87	123	10	700	626
Hamilton City	123	110	10	3	123	10	256	123
Stoney Creek City	159	153	8	0	0	0	167	153
Ancaster City	54	61	15	53	0	0	69	114
Dundas Town	7	7	12	0	0	0	19	7
Flamborough	69	39	0	0	0	0	69	39
Glanbrook	74	159	46	31	0	0	120	190
Burlington City	189	296	108	54	0	0	297	350
Grimsby Town	53	97	0	0	0	0	53	97
Brantford CMA	166	208	38	16	8	0	212	224
Brant City	64	n/a	21	n/a	2	n/a	87	n/a
Brantford City	102	136	17	16	6	0	125	152

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
May 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
May 2009	0	0.0	2	2.7	21	28.8	22	30.1	28	38.4	73	339,900	392,039
May 2008	0	0.0	2	2.3	17	19.5	34	39.1	34	39.1	87	342,680	380,221
Year-to-date 2009	2	0.7	9	2.9	64	20.9	88	28.8	143	46.7	306	345,945	399,968
Year-to-date 2008	2	0.6	15	4.5	58	17.5	97	29.2	160	48.2	332	349,000	379,735
Hamilton City													
May 2009	0	0.0	0	0.0	3	16.7	6	33.3	9	50.0	18	361,395	424,762
May 2008	0	0.0	0	0.0	6	24.0	15	60.0	4	16.0	25	332,549	332,931
Year-to-date 2009	1	1.4	1	1.4	9	12.5	21	29.2	40	55.6	72	358,495	413,681
Year-to-date 2008	1	0.9	5	4.5	22	20.0	44	40.0	38	34.5	110	330,330	341,791
Stoney Creek City													
May 2009	0	0.0	0	0.0	9	37.5	11	45.8	4	16.7	24	327,945	327,278
May 2008	0	0.0	0	0.0	7	28.0	13	52.0	5	20.0	25	329,900	344,685
Year-to-date 2009	0	0.0	0	0.0	27	31.0	41	47.1	19	21.8	87	317,990	334,675
Year-to-date 2008	0	0.0	2	2.5	20	25.0	27	33.8	31	38.8	80	340,900	353,745
Ancaster City													
May 2009	0	0.0	0	0.0	0	0.0	0	0.0	10	100.0	10	564,500	637,400
May 2008	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	--	--
Year-to-date 2009	1	2.0	0	0.0	0	0.0	0	0.0	49	98.0	50	500,500	581,108
Year-to-date 2008	0	0.0	0	0.0	1	2.6	1	2.6	36	94.7	38	454,950	486,740
Dundas Town													
May 2009	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0	2	--	--
May 2008	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2009	0	0.0	0	0.0	3	42.9	1	14.3	3	42.9	7	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
Flamborough													
May 2009	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--
May 2008	0	0.0	1	10.0	1	10.0	4	40.0	4	40.0	10	324,500	502,500
Year-to-date 2009	0	0.0	7	24.1	1	3.4	7	24.1	14	48.3	29	349,990	413,348
Year-to-date 2008	1	3.4	5	17.2	2	6.9	4	13.8	17	58.6	29	399,000	520,287
Glanbrook													
May 2009	0	0.0	1	5.6	7	38.9	5	27.8	5	27.8	18	310,195	330,082
May 2008	0	0.0	1	5.9	3	17.6	2	11.8	11	64.7	17	358,742	358,888
Year-to-date 2009	0	0.0	1	1.6	24	39.3	18	29.5	18	29.5	61	310,990	325,695
Year-to-date 2008	0	0.0	3	4.3	13	18.6	21	30.0	33	47.1	70	345,445	339,087
Burlington City													
May 2009	0	0.0	0	0.0	0	0.0	0	0.0	31	100.0	31	490,000	525,379
May 2008	0	0.0	0	0.0	0	0.0	2	6.7	28	93.3	30	389,000	435,937
Year-to-date 2009	0	0.0	0	0.0	0	0.0	2	1.2	165	98.8	167	485,990	587,531
Year-to-date 2008	0	0.0	0	0.0	0	0.0	14	6.8	191	93.2	205	400,000	460,360
Grimsby Town													
May 2009	0	0.0	0	0.0	0	0.0	7	87.5	1	12.5	8	--	--
May 2008	0	0.0	0	0.0	0	0.0	5	83.3	1	16.7	6	--	--
Year-to-date 2009	0	0.0	0	0.0	2	5.4	30	81.1	5	13.5	37	329,900	343,657
Year-to-date 2008	0	0.0	0	0.0	6	10.5	32	56.1	19	33.3	57	334,900	369,830

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
May 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
May 2009	0	0.0	2	1.8	21	18.8	29	25.9	60	53.6	112	371,845	428,489
May 2008	0	0.0	2	1.6	17	13.8	41	33.3	63	51.2	123	355,000	392,762
Year-to-date 2009	2	0.4	9	1.8	66	12.9	120	23.5	313	61.4	510	391,995	457,301
Year-to-date 2008	2	0.3	15	2.5	64	10.8	143	24.1	370	62.3	594	374,990	406,610

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
May 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
May 2009	0	0.0	0	0.0	1	14.3	0	0.0	6	85.7	7	--	--
May 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2009	1	1.7	0	0.0	8	13.3	2	3.3	49	81.7	60	307,500	334,583
Year-to-date 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
May 2009	2	9.1	1	4.5	11	50.0	0	0.0	8	36.4	22	150,000	204,636
May 2008	2	8.7	1	4.3	1	4.3	4	17.4	15	65.2	23	225,000	223,207
Year-to-date 2009	3	3.8	2	2.5	17	21.3	2	2.5	56	70.0	80	245,000	239,636
Year-to-date 2008	5	4.5	11	9.9	10	9.0	13	11.7	72	64.9	111	235,000	230,859
Brantford CMA													
May 2009	2	6.9	1	3.4	12	41.4	0	0.0	14	48.3	29	168,000	258,345
May 2008	2	4.9	1	2.4	2	4.9	5	12.2	31	75.6	41	245,000	263,092
Year-to-date 2009	4	2.9	2	1.4	25	17.9	4	2.9	105	75.0	140	255,000	280,328
Year-to-date 2008	6	3.1	11	5.8	20	10.5	17	8.9	137	71.7	191	263,990	276,065

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
May 2009

Submarket	May 2009	May 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	428,489	392,762	9.1	457,301	406,610	12.5
New City of Hamilton	392,039	380,221	3.1	399,968	379,735	5.3
Hamilton City	424,762	332,931	27.6	413,681	341,791	21.0
Stoney Creek City	327,278	344,685	-5.1	334,675	353,745	-5.4
Ancaster City	637,400	--	n/a	581,108	486,740	19.4
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	502,500	n/a	413,348	520,287	-20.6
Glanbrook	330,082	358,888	-8.0	325,695	339,087	-3.9
Burlington City	525,379	435,937	20.5	587,531	460,360	27.6
Grimsby Town	--	--	n/a	343,657	369,830	-7.1
Brantford CMA	258,345	263,092	-1.8	280,328	276,065	1.5
Brant City	--	n/a	n/a	334,583	n/a	n/a
Brantford City	204,636	223,207	-8.3	239,636	230,859	3.8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton May 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	783	-0.4	1,170	1,608	1,659	70.5	278,189	8.8	279,178
	February	998	-3.2	1,079	1,514	1,592	67.8	276,297	1.2	269,873
	March	1,057	-17.0	1,042	1,617	1,561	66.8	289,226	10.8	289,881
	April	1,381	2.2	1,107	2,272	1,717	64.5	283,846	6.9	288,886
	May	1,435	-6.1	1,150	2,179	1,719	66.9	293,927	5.2	281,273
	June	1,325	-10.0	1,080	1,888	1,664	64.9	287,249	6.5	284,695
	July	1,204	-11.3	1,051	1,776	1,679	62.6	281,580	4.8	282,106
	August	947	-20.4	991	1,539	1,666	59.5	283,974	4.8	283,333
	September	979	-0.7	968	1,886	1,662	58.2	282,719	7.0	285,941
	October	889	-27.7	881	1,664	1,697	51.9	254,004	-8.7	269,672
	November	658	-36.5	821	1,214	1,734	47.3	284,469	6.3	285,961
	December	454	-27.4	770	554	1,361	56.6	240,073	-8.3	264,067
2009	January	447	-42.9	709	1,435	1,557	45.5	264,549	-4.9	271,395
	February	717	-28.2	837	1,368	1,535	54.5	265,452	-3.9	265,295
	March	1,002	-5.2	899	1,754	1,522	59.1	263,120	-9.0	275,371
	April	1,188	-14.0	989	1,851	1,489	66.4	286,191	0.8	280,199
	May	1,316	-8.3	1,025	1,754	1,455	70.4	297,132	1.1	287,584
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	2,838	-8.2		4,739			281,634	6.8	
	Q1 2009	2,166	-23.7		4,557			264,187	-6.2	
	YTD 2008	5,654	-5.3		9,190			285,294	6.4	
	YTD 2009	4,670	-17.4		8,162			279,068	-2.2	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford May 2009										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	145	-3.3	203	304	322	63.0	205,398	7.2	215,306
	February	158	-21.4	150	322	298	50.3	229,561	13.9	235,325
	March	198	-5.7	190	288	306	62.1	219,169	2.6	220,301
	April	224	6.2	183	418	308	59.4	223,198	1.5	220,046
	May	236	-8.9	184	387	313	58.8	222,549	6.8	216,885
	June	237	-2.1	188	331	294	63.9	220,726	3.2	219,314
	July	197	-10.0	179	351	314	57.0	223,700	7.0	222,649
	August	172	-22.5	168	281	294	57.1	211,794	4.0	218,333
	September	195	21.1	195	322	288	67.7	220,508	7.0	222,067
	October	147	-16.0	159	323	329	48.3	214,326	1.6	216,821
	November	95	-42.4	144	212	295	48.8	211,549	-2.3	203,117
	December	93	3.3	154	129	307	50.2	211,125	-0.1	215,475
2009	January	95	-34.5	131	220	247	53.0	202,157	-1.6	208,216
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,903
	March	155	-21.7	137	365	317	43.2	219,250	0.0	216,496
	April	175	-21.9	148	324	286	51.7	210,840	-5.5	206,692
	May	168	-28.8	138	322	269	51.3	213,223	-4.2	207,944
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2008	501	-10.7		914			218,461	7.4	
	Q1 2009	368	-26.5		832			210,515	-3.6	
	YTD 2008	961	-6.8		1,719			220,569	6.0	
	YTD 2009	711	-26.0		1,478			211,235	-4.2	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
May 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2009	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79	152.2	113.1	365.9	8.4	66.6	806
	March	613	4.50	5.55	151.9	113.7	371.1	8.8	67.9	809
	April	596	3.90	5.25	150.8	113.2	375.9	7.9	68.0	808
	May	596	3.90	5.25		114.0	379.8	7.4	68.3	803
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
May 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.5	110.9	51.3	6.1	68.3	779
	February	718	7.25	7.29	145.2	111.4	51.3	6.1	68.3	785
	March	712	7.15	7.19	145.6	111.7	51.4	6.7	68.5	779
	April	700	6.95	6.99	145.8	112.5	51.2	6.8	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.4	7.0	68.7	773
	June	710	6.95	7.15	146.4	114.2	51.7	6.9	69.2	764
	July	710	6.95	7.15	146.5	115.1	51.9	6.6	69.0	749
	August	691	6.65	6.85	146.6	114.8	52.3	6.5	69.5	752
	September	691	6.65	6.85	146.6	115.1	52.6	6.2	69.7	758
	October	713	6.35	7.20	146.6	113.7	52.5	6.1	69.5	772
	November	713	6.35	7.20	146.5	113.5	51.9	5.2	68.0	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.7	67.5	792
2009	January	627	5.00	5.79	146.6	112.4	51	7.0	67.7	797
	February	627	5.00	5.79	146.6	113.1	50.8	8.0	68.1	785
	March	613	4.50	5.55	146.2	113.7	50.4	9.2	68.6	779
	April	596	3.90	5.25	145.5	113.2	50.5	9.2	68.7	777
	May	596	3.90	5.25		114.0	50.6	9.8	69.5	788
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.
Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/housingmarketinformation

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

©2009 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact the Canadian Housing Information Centre (CHIC) at mailto:chic@cmhc.gc.ca; 613-748-2367 or 1-800-668-2642.

For permission, please provide CHIC with the following information:
Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.

STAY ON TOP OF THE HOUSING MARKET

Enhance your decision-making with the latest information on Canadian housing trends and opportunities.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis** – Future-oriented information about local, regional and national housing trends.
- **Statistics and Data** – Information on current housing market activities — starts, rents, vacancy rates and much more.

Free reports available on-line:

- Canadian Housing Statistics
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – *Canada and Regional*
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Renovation and Home Purchase Report
- Rental Market Provincial Highlight Reports *Now semi-annual!*
- Rental Market Reports, Major Centres
- Rental Market Statistics *Now semi-annual!*
- Residential Construction Digest, Prairie Centres
- Seniors' Housing Reports
- Seniors' Housing Reports - Supplementary Tables, Regional

Get the market intelligence you need today!
Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

Client e-Update

A monthly e-newsletter that features the latest market insight, housing research and information to help housing finance professionals enhance client relationships and grow their business.

64227_2009_M06